

Information to identify the case:

Debtor 1	James T Moore	Social Security number or ITIN	xxx-xx-0181
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Heather A Moore	Social Security number or ITIN	xxx-xx-4786
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **13-24716-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1228(a) is granted to:

James T Moore

Heather A Moore

5/20/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 12 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 12 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

For more information, see page 2 >

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ◆ debts provided for under 11 U.S.C. § 1222(b)(5) or (b)(9) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 12 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
James T Moore
Heather A Moore
DebtorsCase No. 13-24716-JAD
Chapter 12

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 3180FPage 1 of 2
Total Noticed: 27

Date Rcvd: May 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2019.

db/jdb +James T Moore, Heather A Moore, 163 Upper Service Road, Hookstown, PA 15050-1447
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 sp +Felicia E. Santillan, Santillan Law Firm, P.C., 775 Fourth Street, Beaver, PA 15009-2108
 sp +Felicia E. Santillan, 950 Corporation Street, Suite 304, Beaver, PA 15009-2625
 acc +Philip J. McHale, III, 600 Grant Street, Suite 3250, Pittsburgh, PA 15219-2719
 cr +Wilmington savings fund society, fsb as trustee fo, c/o Carrington Mortgage Services, LLC,
 P.O. Box 5001, Westfield, IN 46074-5001
 13745960 Caliber Home Loans, PO Box 619063, Dallas, TX 75261-9063
 13745961 Caliber Home Loans, Inc., PO Box 24610, Oklahoma City, OK 73124-0610
 14817841 +MedStar Funding, 7301 RR 620 N., Ste. 155-334, Austin, TX 78726-4539
 13745966 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101
 13745970 +U.S. Bank Trust, N.A. as trustee for, VOLT Asset Holdings Trust XVI, 13801 Wireless Way,
 Oklahoma City, OK 73134-2500
 14699373 +Wilmington Savings Fund Society, FSB, P.O. Box 5001, Westfield, IN 46074-5001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 21 2019 02:06:01 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM May 21 2019 05:48:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13745959 +EDI: GMACFS.COM May 21 2019 05:48:00 Ally Financial, 200 Renaissance Ctr,
Detroit, MI 48243-1300
 13760315 EDI: GMACFS.COM May 21 2019 05:48:00 Ally Financial serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004
 13823290 +E-mail/Text: ECMBKMail@Caliberhomeloans.com May 21 2019 02:06:45 Caliber Home Loans, Inc.,
13801 Wireless Way, Oklahoma City, OK 73134-2500
 13745962 +E-mail/Text: vmcpherson@creditmanagementcompany.com May 21 2019 02:06:23
Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 13806159 +E-mail/Text: kburkley@bernsteinlaw.com May 21 2019 02:06:35 Duquesne Light Company,
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908
 13745963 +EDI: MID8.COM May 21 2019 05:48:00 Midland Funding, 8875 Aero Dr,
San Diego, CA 92123-2255
 13745964 +E-mail/Text: Bankruptcies@nragroup.com May 21 2019 02:06:44 National Recovery Agen,
2491 Paxton St, Harrisburg, PA 17111-1036
 13745965 +EDI: NHCLLC.COM May 21 2019 05:48:00 Natl Hosp Collections, Po Box 699,
Morgantown, WV 26507-0699
 13767820 E-mail/Text: blegal@phfa.org May 21 2019 02:06:12 PHFA/HEMAP, 211 NORTH FRONT ST,
PO BOX 8029, HARRISBURG, PA 17105
 13745967 +E-mail/Text: blegal@phfa.org May 21 2019 02:06:11 PHFA/HEMAP, 2101 N. Front Street,
Harrisburg, PA 17110-1086
 13745968 EDI: PRA.COM May 21 2019 05:48:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
 13751622 EDI: RECOVERYCORP.COM May 21 2019 05:48:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13745969 +EDI: SEARS.COM May 21 2019 05:48:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

sp Law Offices of Robert J. Fenstersheib & Associates
 cr VOLT Asset Holdings Trust XVI, by Caliber Home Loa
 13760316* Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
 TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin
Form ID: 3180F

Page 2 of 2
Total Noticed: 27

Date Rcvd: May 20, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Defendant Caliber Home Loans andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor VOLT Asset Holdings Trust XVI, by Caliber Home Loans, Inc., solely in its capacity as servicer andygornall@latouflawfirm.com
Edgardo D Santillan on behalf of Spec. Counsel Felicia E. Santillan ed@santillanlaw.com, edsdcourt@debtlaw.com, edsdcourt@gmail.com, 650corpst304bknotbackup15009@gmail.com, eds@debtlaw.com, eds.myecfemail@gmail.com, r53999@notify.bestcase.com
Edgardo D Santillan on behalf of Joint Debtor Heather A Moore ed@santillanlaw.com, edsdcourt@debtlaw.com, edsdcourt@gmail.com, 650corpst304bknotbackup15009@gmail.com, eds@debtlaw.com, eds.myecfemail@gmail.com, r53999@notify.bestcase.com
Edgardo D Santillan on behalf of Plaintiff James T Moore ed@santillanlaw.com, edsdcourt@debtlaw.com, edsdcourt@gmail.com, 650corpst304bknotbackup15009@gmail.com, eds@debtlaw.com, eds.myecfemail@gmail.com, r53999@notify.bestcase.com
Edgardo D Santillan on behalf of Plaintiff Heather A Moore ed@santillanlaw.com, edsdcourt@debtlaw.com, edsdcourt@gmail.com, 650corpst304bknotbackup15009@gmail.com, eds@debtlaw.com, eds.myecfemail@gmail.com, r53999@notify.bestcase.com
Edgardo D Santillan on behalf of Debtor James T Moore ed@santillanlaw.com, edsdcourt@debtlaw.com, edsdcourt@gmail.com, 650corpst304bknotbackup15009@gmail.com, eds@debtlaw.com, eds.myecfemail@gmail.com, r53999@notify.bestcase.com
James Warmbrodt on behalf of Creditor VOLT Asset Holdings Trust XVI, by Caliber Home Loans, Inc., solely in its capacity as servicer bkggroup@kmlawgroup.com
Michael J Shavel on behalf of Creditor Wilmington savings fund society, fsb as trustee for Upland Mortgage Loan Trust A mshavel@hillwallack.com, lcampbell@hillwallack.com; mosbeck@hillwallack.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
Ronda J. Winnecour on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
Scott M. Hare on behalf of Spec. Counsel Law Offices of Robert J. Fenstersheib & Associates, P.A. scott@scottlawpgh.com, 8047805420@filings.docketbird.com

TOTAL: 14